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Subject New Health Care Flexible Spending Account Option for Employees Enrolled in High Deductible Health Plans with a Healthcare Savings Account

Beginning in 2006, OPM will offer a special health care flexible spending account, called a LEX HCFSA, for employees enrolled in high deductible health plans with a funded healthcare savings account. Employees can use LEX HCFSA funds for eligible dental and vision expenses while preserving HSA funds for other purposes. Healthcare carriers will be responsible for notifying HSA enrollees that they are eligible to enroll in a LEX HCFSA. Eligible employees will have 30 days after being notified by their carrier to establish their LEX HCFSA by calling a special FSAFEDS telephone number. Employees can not enroll in a LEX HCFSA during the regular FSA open season held November 14 to December 12, 2005. The effective date of the enrollment will not be January 1, 2006, but will depend on when employees calls to enroll. Employees will still be able to fully fund their LEX HCFSA up to the \$5,000 maximum.